

Before the State of South Carolina
Department of Insurance

In the matter of:)	Consent Order Reinstating
)	Insurance Adjuster's License
)	And Imposing Administrative Fine
Trina L. Taylor)	
)	
2868 Neptune Court)	File Number: 100478
Macon, Georgia 31211.)	
_____)	

This matter now comes before me pursuant to an agreement entered into between the State of South Carolina Department of Insurance and Trina L. Taylor (Taylor), a formerly licensed non-resident insurance adjuster.

On September 9, 1999, I issued my "Default Order Revoking Nonresident Adjuster's License" regarding the license of Taylor to transact business as a licensed insurance adjuster within the State of South Carolina. In summary, that Order found, as ultimate fact, that, while licensed to do business as a non-resident insurance adjuster within the State of South Carolina, Taylor failed to notify the Department of a change of her residential address in violation of S.C. Code Ann. § 38-47-15 (Supp. 1998). S.C. Code Ann. § 38-47-70 (Supp. 1998) states, in pertinent part, that the Director of Insurance may revoke an adjuster's license when he determines "after investigation that there has been a violation of this title by an adjuster". S.C. Code Ann. § 38-47-15 (Supp. 1998) requires that an insurance adjuster shall notify the Department within thirty (30) days of any change in [business or residential] addresses. Taylor was notified of her right to request a public hearing, but she did not contact the Department in writing as required. An Affidavit of Default was filed by counsel for the Department and I, thereafter, issued my "Default Order Revoking Nonresident Adjuster's License".

By letter to the Department dated October 4, 1999, Taylor notified the Department that she wanted to keep her South Carolina adjuster's license. Taylor and the Department agreed, rather than proceeding forward towards an administrative hearing, to submit the matter to me, along with their specific recommendation, for my summary decision based solely upon the record thus far. That recommendation was that Taylor would timely submit a negotiated administrative penalty in the amount of five hundred (\$500.00) dollars and that her non-resident insurance adjuster's license would be reinstated.

I hereby invoke the discretionary authority given to me and impose against Taylor an administrative fine in the total amount of \$500. *See* S.C. Code Ann. Section 38-2-10 (Supp. 1998). That fine must be paid within ten days of the date of my signature upon this Consent Order.

TLT Trina L. Taylor

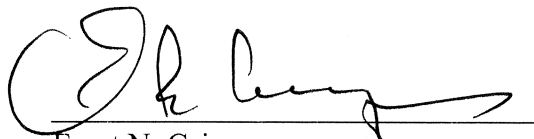
This administrative penalty has been reached by the parties as a result of negotiation and compromise, and it is made in light of this being Taylor's first violation of the state's insurance laws and in consideration of Taylor's assurance that in the future she will comply with the state's insurance laws, particularly that of timely notifying the Department of any changes in her business or personal addresses.

By her signature upon this Consent Order, Taylor acknowledges that she understands that this administrative order is a public record subject to the disclosure requirements of the State of South Carolina's *Freedom of Information Act*, S.C. Code Ann. Section 30-4-10, *et seq.* (1991 and Supp. 1998). Nothing contained within this administrative order should be construed to limit, or to deprive any person of, any private right of action under the law. Nothing contained within this administrative order should be construed to limit, in any manner, the criminal jurisdiction of any law enforcement officer or judicial officer. Nothing contained within this administrative order should be construed to limit the statutory duty, pursuant to S.C. Code Ann. Section 38-3-110 (4) (Supp. 1998), of the Director of Insurance, exercised either directly or through the Department of Insurance, to "report to the Attorney General or other appropriate law enforcement officials criminal violations of the laws relative to the business of insurance or the provisions of this title which he considers necessary to report."

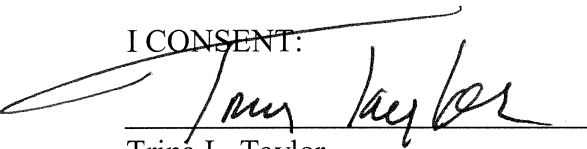
It is, therefore, ordered that Taylor shall, within ten days of the date of my signature on this Consent Order, pay through the South Carolina Department of Insurance an administrative fine in the total amount of \$500, and that Taylor's license to do business as a non-resident insurance adjuster within the State of South Carolina is hereby reinstated.

It is further ordered that a copy of this Consent Order Reinstating Insurance Adjuster's License and Imposing Administrative Fine be immediately transmitted to the National Association of Insurance Commissioners for distribution to its member states. This Consent Order becomes effective as of the date of my signature below. It supersedes and replaces the administrative order issued by me on September 9, 1999 against Taylor for violating S.C. Code Ann. § 38-47-15.

January 26, ²⁰⁰⁰~~1999~~
Columbia, South Carolina


Ernst N. Csiszar
Director

I CONSENT:


Trina L. Taylor
2868 Neptune Court
Macon, Georgia 31211

Dated this ____ day of January, ²⁰⁰⁰~~1999~~.